



Iowa Retirement Investors' Club (RIC) 403b Plan

Look *forward* to retirement!

403b At-A-Glance

ABC Program basics

The Iowa Retirement Investors' Club (RIC) 403b program is an employer-sponsored supplemental retirement savings benefit that provides an easy way for you to save a portion of current wages for future income needs. Certain plan provisions have been customized by your employer. For details specific to your plan, access your employer's plan details at <http://ric.iowa.gov/403b/alpha.php>. You have the option to roll assets from other eligible retirement plans (IRAs, 401ks, 403bs, etc.) into your RIC 403b at any time.

RIC participants enjoy:

- An easy way to save through automatic salary reductions
- Tax advantages such as pretax (and post-tax Roth if available in your plan) contributions, tax-deferred growth, and a Savers Tax Credit of up to \$2,000, if qualified
- Additional income source at retirement
- Diversified, low to no-cost investment options*
- No penalties, restrictions, or vesting requirements for exchanges and eligible distributions



Providers & Investments

RIC participants have access to investment experts (at no extra cost) to explain investment options and help you design a customized retirement savings plan specific to your savings and investment needs. A list of local advisors for each provider is available online at <http://ric.iowa.gov/403b/providers/index.html>. Many independent advisors can represent one or more RIC providers.



RIC offers over 125 diversified funds* ranging from conservative fixed rate options to higher risk variable rate or "mutual" funds (including index funds). Alternative investment options such as target-date, global bond, total US stock market, emerging markets, & real estate funds, as well as a self-directed brokerage option, provide the investment variety necessary to meet any investor's style. There are no annual contract fees or transaction fees for transfers between investments and providers.



You may review your accounts and/or make changes to your investment options online, by phone, or with an advisor at any time.

123 How to Enroll

The best time to enroll is NOW! Generally, enrollment is year-round. Options for enrollment include meeting with a RIC provider representative (no additional cost), requesting a kit by mail, or using a provider's online resources (if available). The RIC provider has everything you need! Provider contact information is available on the reverse side. Don't struggle through the enrollment process alone; ask your RIC provider to help!

Choose a provider



The *Investment Provider Interview* (<http://ric.iowa.gov/403b/forms.html>) gives sample questions to ask a provider to get a feel for their products and services. If your co-workers participate in RIC, you may want to ask if they could recommend a RIC provider or representative.

Program information

For additional information, contact a RIC provider directly (see reverse side) or visit the RIC website at <http://ric.iowa.gov>. The RIC website gives access to resources such as historical fund performance; fixed rates, provider websites, RIC forms, plan documents, and program education on-demand.



If you still have questions, contact RIC at 866-460-4692. Take advantage of this great employee benefit and have more reasons to look *forward* to retirement!

* RIC does not give investment advice. Investments are not guaranteed by the State of Iowa or the US Government and are not FDIC-insured. Fixed rates are insured by the issuing investment provider.

Investment Options

		Hartford 800-528-9009 https://retire.hartfordlife.com/iowa401-457/index.html	Horace Mann 877-602-1861 www.horacemann.com/iowa	ING 800-555-1970 www.ingretirementplans.com/custom/iowa	Security Benefit 800-888-2461 x2403 www.securitybenefit.com/iowa	TIAA-CREF 888-877-1446 http://enroll.tiaa-cref.org/iowa/	VALIC 800-945-6763 www.valic.com/iowa
Goal	Type						
Safety	Fxd Rate	Hartford General Account	Symetra Daily Value Fixed Acct	ING Fixed Account	Fixed Account	TIAA Traditional Ret Annuity	Fixed Interest Option
	Money Mkt	Hartford Money Market <small>HIAXX</small>	Delaware Cash Reserve <small>DCSX</small>	ING Money Market <small>ATNX</small>	Amer Cent Prime Money Mkt <small>BPRXX</small>	CREF Money Market <small>VA</small>	Am Cent Cap Preserv MMkt <small>CPFXX</small>
Fixed Income	Inter-Term Hi-Qual- Core Bond	Hartford Tot Ret Bond HLS <small>HIABX</small> PIMCO Tot Return Admin <small>PTTRX</small> Goldman Sachs Gov Inc <small>GSGOX</small>	T Rowe Price New Income <small>PANIX</small>	ING PIMCO Total Return <small>IPTSX</small> ING US Bond Index Port <small>ILABX</small>	PIMCO Total Return <small>PTTAX</small>	CREF Bond Market <small>VA</small>	PIMCO Total Return <small>PTTAX</small>
	High Yield	Goldman Sachs High Yield <small>GSHAX</small>	Franklin High Income <small>FHIRX</small>	Am Fds High Income Trust <small>RITEX</small>	Franklin High Income <small>FHIRX</small>	TIAA-CREF High Yield <small>TIHRX</small>	Franklin High Income <small>FHAIX</small>
	Treas Bond(TIPS)	PIMCO Real Return Admin <small>PARRX</small>	Am Cent Infla-Adjusted Bond <small>AIAVX</small>	Am Cent Infla-Adjusted Bd <small>ACITX</small> ING Ltd Maturity Bond Port <small>LMBX</small>	Amer Cent Infla-Adjusted Bd <small>AIAVX</small>	CREF Inflation-Linked Bond <small>VA</small>	Amer Cent Infla-Adjusted Bd <small>ACITX</small>
	Optional	Vanguard Tot Bd Mkt Index <small>BVTSX</small> Dreyfus Bond Mkt Index <small>DBMIX</small> Am Fds Capital World Bond <small>RCWEX</small>	Victory Fund for Income <small>GGIFX</small> Dreyfus Bond Mkt Index <small>DBMIX</small> Am Fds Capital World Bond <small>RCWEX</small>	ING GNMA Income <small>LEINX</small> Templeton Global Bond <small>TPINX.IW</small>	Dreyfus Bond Market Index <small>DBMIX</small> Amer Cent Govt Bond <small>ABTAX</small> Templeton Global Bond <small>TPINX</small>	Templeton Global Bond <small>TPINX</small>	
Balanced	Traditional	Oakmark Equity & Income <small>OAKBX</small>	Janus Balanced <small>JABRX</small>	Amer Fds Amer Balanced <small>RLBEX</small> ING T Rowe Price Cap Apprec <small>ITRAX</small>	Invesco VanKampen Eq & Inc <small>ACEIX</small> Amer Fds Income Fd of Am <small>RIDEX</small>	Amer Fds Amer Balanced <small>RLBEX</small>	Amer Fds Amer Balanced <small>RLBEX</small>
	Lifecycle	BlackRock LifePath (2020, 30, 40, 50, Ret) <small>STLCX, STLDX, STLEX, STLFX, STLAX</small>	T Rowe Price Ret (2005, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, Inc) <small>PARIX, PARGX, PARAX, PARHX, PARBX, PARUX, PARCX, PARIX, PARDX, PARLX, PARFX, PAROX</small>	ING Index Solution (Inc, 2015, 25, 35, 45, 55) <small>ISKSX, ISASX, ISDSX, ISESX, ISISX, ISSX</small>	T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) <small>RRTAX, RRTBX, RRTCX, RRTDX, RRTFX, RRTIX</small>	TIAA-CREF Lifecycle (2010, 15, 20, 25, 30, 35, 40, 45, 50, 55, Ret Inc) <small>TUFRX, TURX, TCLEX, TCLIX, TCLTX, TCLFX, TCLNX, TCLRX, TCLOX, TIFRX, TIRLX</small>	Amer Cent LIVSTRNG (Inv, 2015, 25, 35, 45) <small>ARTOX, ARFX, ARWIX, ARYIX, AROIX</small>
	Global			Janus Balanced <small>JABAX</small> Pax World Balanced <small>PAXWX</small>	BlackRock Global Allocation <small>MDLOX</small>	Amer Fds Capital Income Bldr <small>RIREX</small>	
Large-Cap Stocks	LC Index	Vanguard 500 Index <small>VIFSX</small>	Nuveen Equity Index <small>FAEIX</small>	ING Russell LC Index <small>IRLCX</small>	Vanguard 500 Index <small>VIFSX</small>	TIAA-CREF S&P500 Index <small>TRSPX</small>	SSGA S&P 500 Index <small>SVSPX</small>
	LC Value	Eaton Vance LCV <small>EHSTX</small> Hartford Div & Gro HLS <small>HIADX</small>	Am Fds American Mutual <small>RMFEX</small>	Pioneer Equity Income <small>PEQIX.IW</small>	BlackRock Equity Dividend <small>MDDVX</small>	Eaton Vance LCV <small>EHSTX</small>	BlackRock Eq Dividend <small>MDDVX</small>
	LC Blend			Amer Fds Fundam Investors <small>RFNEX</small>		CREF Stock <small>VA</small>	
	LC Growth	American Century Growth <small>TWCGX</small> Hartford Cap Apprec HLS <small>HIACX</small>	MFS Mass Investors Growth <small>MIGHX</small>	American Century Growth <small>TWCGX</small>	T. Rowe Price Blue Chip Gro <small>PABGX</small>	T Rowe Price Institutnl LCG <small>TRLGX</small>	MFS Mass Investors Growth <small>MIGHX</small>
Mid-Cap Stocks	MC Index	Vanguard MC Index <small>VMISX</small>	Nuveen MC Index <small>FDXAX</small>	ING Russell MC Index <small>IRMCX</small>	Vanguard MC Index <small>VMISX</small>	Columbia MC Index <small>NMPAX</small>	Dreyfus MC Index <small>PESPX</small>
	MC Value	Artisan MCV <small>ARTQX</small>	Victory Established Value <small>GETGX</small>	Columbia MCV Opportun <small>RMCVX</small>	Guggenheim MCV <small>SEVAX</small>	TIAA-CREF MCV <small>TRVRX</small>	Ridgeworth MCV <small>SMVTX</small>
	MC Blend	RS Value <small>RSVAX</small>		CRM MCV <small>CRMMX</small>			
	MC Gro	Munder MC Core Growth <small>MGOYX</small>	TCW Growth Equities <small>TGDNX</small>	ING FMR Divers MC Portf <small>IFDMX</small>	Amer Century Heritage <small>ATHAX</small>	Jennison MCG <small>PEGZX</small>	Amer Century Heritage <small>TWHIX</small>
Sm-Cap Stocks	SC Index	Vanguard SC Index <small>VSISX</small>	Nuveen SC Index <small>FMDAX</small>	ING Russell SC Index <small>IRSSX</small>	Dreyfus SC Stock Index <small>DISSX</small>	TIAA-CREF SC Blend Index <small>TRBIX</small>	Dreyfus SC Stock Index <small>DISSX</small>
	SC Value	American Century SCV <small>ASVIX</small>	Royce Special Equity <small>RSEFX</small>	ING Am Cent S-MCV Port <small>IASSX</small>	Wells Fargo Advantage SCV <small>SMVAX</small>	Columbia SCV <small>CSCZX</small>	Invesco VanKampen SCV <small>VSCAX</small>
	SC Blend			Lord Abbett SCV <small>LRSCX.IW</small>			
	SC Growth	Baron SC <small>BSCFX</small>	JP Morgan SCG <small>PGSGX</small>	Invesco SCG <small>GTSAX.IW</small>	Invesco SCG <small>GTSAX</small>	Jennison SC <small>PSCZX</small>	Legg Mason Partners SCG <small>SASMX</small>
	Tot US Stk Index	Vanguard Total Stock Index <small>VTSSX</small>	Wilshire 5000 Index Portf <small>WFIVX</small>	Vanguard Total Stock Index <small>VITSX.IW</small>	Vanguard Total Stock Index <small>VTSSX</small>	CREF Equity Index <small>VA</small>	T Ro Price Tot Eq Mkt Index <small>POMIX</small>
Global/ International	World	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Nuveen Tradewinds Global <small>NWGRX</small>	Am Fds Cap World Gro & Inc <small>RWICX</small>
	Developed Markets	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> MFS Intl Value <small>MINGX</small>	Amer Fds EuroPacific Gro <small>REREX</small> BlackRock Intl Index <small>MDIIX</small>	ING International Index <small>INTIX</small> Amer Fds EuroPacific Gro <small>REREX</small> Dodge & Cox Intl Stock <small>DODFX</small>	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> Mutual Global Discovery <small>TEDIX</small>	TIAA-CREF Intl Equity Index <small>TRIEX</small> Thornburg Intl Value <small>TIVRX</small>	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small>
	Emerg Mkts	Oppen Developing Mkts <small>ODVYX</small>	American Fds New World <small>RNWEX</small>	Lazard Emerg Mkts Equity <small>LZOEX</small>	Oppen Developing Mkts <small>ODMAX</small>	Lazard Emerg Mkts Equity <small>LZOEX</small>	
Alternative	Sector	Invesco Real Estate <small>IAR1X</small> Neub Berman Soc Respons <small>NBSTX</small>	Nuveen RE Securities <small>FREAX</small> CNI Charter Social Respons <small>AHRAX</small>	ING Clarion RE Portfolio <small>IVRSX</small> Neub Berman Soc Respons <small>NBSTX</small>	Vanguard REIT Index <small>VGRSX</small> Neub Berman Soc Respons <small>NBSTX</small>	TIAA Real Estate <small>VA</small> Social Choice Equity <small>TRSCX</small>	Invesco Real Estate Inst <small>IARIX</small> Neub Berman Soc Respons <small>NBSTX</small>
	SDBA	None	None	TD Ameritrade - \$50/yr	TD Ameritrade - \$50/yr	Brkg Svcs Pension SDA - \$40/yr	Schwab PCRA - \$50/yr
	Total fee range*	.06%-1.42%	.24%-1.39%	.16% - 1.59%	.15% - 1.56%	.20% - 1.49%	.23% - 1.44%

* Fees do not apply to fixed rate accounts. Fees only apply to variable rate fund investments and are annualized and reflected in your returns. RIC investments have no surrender charges or annual contract fees.

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Iowa Department of Administrative Services ▪ Des Moines, IA ▪ 866-460-4692 (toll free) ▪ <http://ric.iowa.gov>